

Fill in this information to identify the case:

Debtor 1 Guy S. Smith

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the Middle District of Pennsylvania (Wilkes-Barre)

Case number 5:18-bk-04806

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** NewRez LLC d/b/a Shellpoint Mortgage Servicing

**Court claim no.** (if known): 5-2

**Last 4 digits** of any number you use to identify the debtor's account: 9775

**Date of payment change:** Forbearance

Must be at least 21 days after date of this notice

**New total payment:** Forbearance

Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☐ No.

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

**Current escrow payment:**

**New escrow payment:**

### Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☐ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

\_\_\_\_\_

**Current interest rate:**

**New interest rate:**

**Current principal and interest payment:**

**New principal and interest payment:**

### Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☐ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Notice of forbearance arrangement based on debtor's(s') request (COVID19)

**Current mortgage payment**

**New mortgage payment:**

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Charles G. Wohlrab  
Signature

Date 08/13/2020

Print Charles G. Wohlrab Title Authorized Agent for Creditor  
First Name Middle Name Last Name

Company Robertson Anschutz, Schneid & Crane, LLC.

Address 10700 Abbott's Bridge Road, Suite 170  
Number Street

Duluth, GA 30097  
City

State ZIP Code

Contact Phone 470-321-7112

Email cwohlab@rascrane.com

The use of Official Form 410S1 and of the electronic filing method for a Notice of Payment Change is being used to provide interested parties with notice of the forbearance arrangement, detailed below. It is only being used due to limitations on existing functionality available to limited users within the Courts' CMECF systems. The use of this form in no way implies that a payment change is occurring or has occurred on the account. This filing does not imply that the provisions of FRBP 3002.1 apply to this filing, nor does the Servicer\Creditor consent to the application of any provisions of FRBP 3002.1 to this filing.

### **NOTICE OF TEMPORARY FORBEARANCE**

Effective Date of Forbearance: May 18, 2020  
Number of monthly payments in Forbearance 3

NewRez LLC d/b/a Shellpoint Mortgage Servicing ("SERVICER") hereby provides notice that due to a recent financial hardship resulting directly or indirectly from the COVID-19 emergency, the Debtor has requested, and SERVICER has provided a temporary suspension of mortgage payments. This short-term relief is consistent with the COVID-19 relief available under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

During this short-term relief, all terms and provisions of the mortgage note and security instrument, other than the payment obligations, will remain in full force and effect unless otherwise adjusted by this court or through a loan modification.

During the forbearance period and up to and including the time when that period ends, SERVICER will work with the Debtor, the Debtor's attorney (if applicable) and the bankruptcy trustee on how to address the suspended payments in the long-term, including obtaining any necessary court consent and approval.

This Notice does not constitute an amendment or modification to the Debtor's plan of reorganization, and does not relieve the Debtor of the responsibility to amend or modify the plan of reorganization to reflect the forbearance arrangement, if required.

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on September 21, 2020, I caused to be electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

**Guy S. Smith  
10 Thomas Point  
E. Stroudsburg, PA 18301  
MONROE-PA**

And via electronic mail to:

**Philip W. Stock  
706 Monroe Street  
Stroudsburg, PA 18360**

**Charles J DeHart, III (Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036  
717 566-6097**

**United States Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101  
717 221-4515**

Robertson, Anschutz, Schneid & Crane LLC  
Attorney for Secured Creditor  
10700 Abbott's Bridge Road  
Suite 170  
Duluth, GA 30097  
Telephone: 470-321-7112

By: /s/ Amelia Mixon  
Amelia Mixon